

Information to identify the case:

Debtor 1	<u>Edwin F. Meyers</u>	Social Security number or ITIN	xxx-xx-3576
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Carol A. Meyers</u>	Social Security number or ITIN	xxx-xx-8088
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23613-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edwin F. Meyers

Carol A. Meyers

7/21/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Edwin F. Meyers
 Carol A. Meyers
 Debtors

Case No. 18-23613-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 318

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Jul 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2020.

db #+Edwin F. Meyers, 739 Shenango Stop Road, New Castle, PA 16101-6348
 jdb #+Carol A. Meyers, 739 Shenango Stop Road, New Castle, PA 16101-6348
 14913528 +First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205,
 Cleveland, OH 44122-5662
 14913531 +Parker McCay, P.A., Patricia J. Wesner, Esquire, 9000 Midlantic Drive, Suite 300,
 PO Box 5054, Mount Laurel, NJ 08054-5054
 15048452 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 22 2020 04:12:33
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 22 2020 04:12:33 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 15018399 E-mail/PDF: resurgentbknofications@resurgent.com Jul 22 2020 04:19:20 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14913529 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 22 2020 04:19:21
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 14913530 +EDI: MID8.COM Jul 22 2020 07:43:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr The Bank of New York Mellon FKA The Bank of New Yo
 14913532 The Bank of New York Mellon FKA The Bank, of New York, as Trustees for the Certifi,
 cateholders of CWABS, Inc., Asset Backed, Certificates, Series 2007-4

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com,
 PA67@ecfcbis.com;Lyndie@Zeblaw.com
 Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
 James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
 2007-4 bkgroupp@kmlawgroup.com
 Louis R. Pomerico on behalf of Debtor Edwin F. Meyers info@pomericolaw.com,
 pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com
 Louis R. Pomerico on behalf of Joint Debtor Carol A. Meyers info@pomericolaw.com,
 pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6